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Attorneys for Specialized Loan Servicing LLC as servicer for Structured Asset Mortgage Investments II Inc., Bear Stearns ARM Trust, Mortgage Pass-Through Certificates, Series 2005-7, U.S. Bank National Association, as Trustee

IN THE MATTER OF:

Benny S Cho

DEBTOR(S),

**IN THE UNITED STATES  
BANKRUPTCY COURT FOR THE  
DISTRICT OF NEW JERSEY**

CHAPTER 13  
CASE NO. 18-24259 JKS

**NOTICE OF OBJECTION**

The undersigned, Denise Carlon, Esquire For KML Law Group, P.C., attorney for Secured Creditor **Specialized Loan Servicing LLC as servicer for Structured Asset Mortgage Investments II Inc., Bear Stearns ARM Trust, Mortgage Pass-Through Certificates, Series 2005-7, U.S. Bank National Association, as Trustee**, the holder of a Mortgage on the debtors' premises at **4 Mattocks Pl Closter, NJ 07624** hereby objects to the confirmation of the debtors' proposed Chapter 13 Plan for the following reasons:

1. The claims bar date is September 25, 2018. Secured Creditor intends to file a claim on or before the bar date estimated at \$256,724.77

2. Debtor's plan provides for payment in the amount of \$0.00 towards the arrearage claim of the Secured Creditor.

3. The Debtor's plan fails to address the Secured Creditor's claim. The loan modification is remote and speculative. The Debtor cannot modify the loan without the consent of the Secured Creditor. Therefore, the plan cannot be confirmed unless and until a loan modification is agreed to and approved by the Court.

4. Debtor's Plan understates the amount of the Secured Creditor's claim by \$256,724.77, and does not provide sufficient funding to pay said claim.

5. Accordingly, Debtor's plan is NOT feasible, as it does not fully compensate the Secured Creditor.

6. In addition, the debtor's plan fails to comply with 11 U.S.C. 1322 and 11 U.S.C. 1325.

In the event the debtors cure the aforesaid payments due outside the Chapter 13 Plan prior to the Confirmation Hearing, the undersigned will not appear at the Confirmation Hearing and aforesaid objections should be deemed waived.

**/s/ Denise Carlon, Esquire**

Denise Carlon, Esquire

Attorney for Specialized Loan Servicing LLC as servicer for

Structured Asset Mortgage Investments II Inc., Bear Stearns

ARM Trust, Mortgage Pass-Through Certificates, Series

2005-7, U.S. Bank National Association, as Trustee

Dated: AUGUST 30, 2018